

OLD LINE BANCSHARES, INC.

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 3200221	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$349	\$394	12.8%		
Loans	\$267	\$302	12.9%		
Construction & development	\$29	\$23	-20.5%		
Closed-end 1-4 family residential	\$36	\$34	-5.2%		
Home equity	\$11	\$14	19.5%		
Credit card	\$0	\$0	49.0%		
Other consumer	\$15	\$13	-11.9%		
Commercial & Industrial	\$42	\$48	16.5%		
Commercial real estate	\$131	\$163	24.3%		
Unused commitments	\$44	\$53	22.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$23	\$48	107.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$11	\$7	-35.9%		
Cash & balances due	\$26	\$14	-44.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$315	\$358	13.8%		
Deposits	\$287	\$341	18.8%		
Total other borrowings	\$26	\$16	-40.1%		
FHLB advances	\$15	\$10	-33.3%		
Equity					
Equity capital at quarter end	\$34	\$36	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.6%	8.9%	--		
Tier 1 risk based capital ratio	12.0%	11.3%	--		
Total risk based capital ratio	12.8%	12.0%	--		
Return on equity ¹	5.8%	4.3%	--		
Return on assets ¹	0.6%	0.4%	--		
Net interest margin ¹	3.9%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	156.5%	91.1%	--		
Loss provision to net charge-offs (qtr)	2000.0%	-64200.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.7%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	4.8%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	3.0%	0.0%	--
Other consumer	0.0%	2.2%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.6%	0.5%	0.0%	0.0%	--
Total loans	0.6%	0.9%	0.0%	0.0%	--